



# Benefit Highlights

Program	Benefits	Cost Sharing						
<b>Paid Time Off (PTO)</b>	Enjoy flexibility and work-life balance with WarCollar's PTO program which includes vacation, sick and personal time off. The amount of vacation is accrued at 10% of all billable hours.	Company Paid						
<b>Paid Holidays</b>	WarCollar observes the following paid holidays: New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day	Company Paid						
<b>Medical Coverage</b>	Choose from three comprehensive medical insurance plans with CareFirst.	Company/Employee Paid						
	<table border="0"> <thead> <tr> <th data-bbox="365 725 793 755"><b>BlueChoice Plus HSA</b></th> <th data-bbox="835 725 1243 755"><b>HealthyBlue Advantage HSA</b></th> <th data-bbox="1264 725 1646 755"><b>HealthyBlue Advantage PPO</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="365 768 793 924"> <ul style="list-style-type: none"> <li>+ In and Out-of-Network coverage</li> <li>+ Low deductibles and coinsurance</li> <li>+ Health Savings Account compatible</li> <li>+ 100% paid by WarCollar</li> </ul> </td> <td data-bbox="835 768 1243 956"> <ul style="list-style-type: none"> <li>+ In and Out-of-Network coverage</li> <li>+ Low deductible and coinsurance</li> <li>+ Health Savings Account compatible</li> <li>+ National PPO Provider Network</li> </ul> </td> <td data-bbox="1264 768 1646 984"> <ul style="list-style-type: none"> <li>+ In and Out-of-Network coverage</li> <li>+ Low deductible and copay based</li> <li>+ services</li> <li>+ National PPO Provider Network</li> </ul> </td> </tr> </tbody> </table>	<b>BlueChoice Plus HSA</b>	<b>HealthyBlue Advantage HSA</b>	<b>HealthyBlue Advantage PPO</b>	<ul style="list-style-type: none"> <li>+ In and Out-of-Network coverage</li> <li>+ Low deductibles and coinsurance</li> <li>+ Health Savings Account compatible</li> <li>+ 100% paid by WarCollar</li> </ul>	<ul style="list-style-type: none"> <li>+ In and Out-of-Network coverage</li> <li>+ Low deductible and coinsurance</li> <li>+ Health Savings Account compatible</li> <li>+ National PPO Provider Network</li> </ul>	<ul style="list-style-type: none"> <li>+ In and Out-of-Network coverage</li> <li>+ Low deductible and copay based</li> <li>+ services</li> <li>+ National PPO Provider Network</li> </ul>	
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<b>Health Savings Account (HSA)</b>	A Health Savings Account (HSA) combines the BlueChoice Plus HSA Plan with a tax-advantaged savings account managed by <b>Further</b> . The money in the HSA can be used (tax free) to help pay for qualified expenses. Contributions, qualified withdrawals and interest earned is all tax-free. WarCollar contributes additional funds into this account based on your enrollment tier.	Company/Employee Paid						
<b>Dental Coverage</b>	The <b>Principal</b> dental preferred plan offers in and out-of-network coverage with the freedom to select any dentist for care. Preventive and diagnostic care is fully covered and orthodontia coverage is provided for children and adults.	Company Paid						
<b>Vision Coverage</b>	Vision insurance is available through the <b>VSP</b> network to cover routine eye exams, frames, lenses, and contacts once every 12 months. In and out-of-network coverage is provided so you have your choice of provider.	Company Paid						
<b>Life/AD&amp;D Insurance</b>	Life and AD&D insurance provides your family with much needed financial protection in the event of your passing or catastrophic injury. Coverage is provided up to \$150,000 or 1x your salary.	Company Paid						



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<b>Disability Insurance</b>	Short Term Disability provides coverage up to \$2,000 a week for up to 13 weeks in the event of an accident or illness. After 90 days of disability, Long Term Disability coverage is provided up to \$10,000 per month. WarCollar offers you the option to elect this benefit post or pre-tax.	Company Paid
<b>Voluntary Life/AD&amp;D Insurance</b>	WarCollar provides the option to purchase additional life insurance for you and your family through <b>Unum</b> . Coverage is available in amounts of \$10,000 and you may elect to be insured up to five times (5x) your salary or up to \$500,000.	Employee Paid
<b>Employee Assistance Program (EAP)</b>	A free, confidential EAP service is available 24/7 for you and your family members with <b>Unum</b> . A wealth of resources include counseling for personal problems such as depression, anxiety, marital issues, substance abuse, referrals for discounted legal and financial consultations, locator services for childcare and eldercare, and much more.	Company Paid
<b>Critical Illness Insurance</b>	Voluntary insurance offered through Unum, designed to pay you directly in the event of a diagnosis of a critical illness such as cancer, stroke or heart attack. Benefit amounts of \$15,000 or \$30,000 available for employees. Spousal coverage is also available and children are covered at no additional charge. A \$50 wellness benefit is included for each enrolled member.	Employee Paid
<b>Accident Insurance</b>	Voluntary insurance offered through <b>Unum</b> , designed to pay you directly in the event of an accidental injury. Benefit amounts are based on the type of injury and care received. Dependent coverage is also available. A \$50 wellness benefit is included for each enrolled member.	Employee Paid
<b>Legal Insurance</b>	WarCollar offers the option to purchase legal insurance and identity theft protection from <b>Legal Resources</b> . Legal Resources gives you and your family access to an attorney for everyday needs. Whether your legal matter is expected or unexpected, you'll have immediate and ongoing access to our network of highly rated law firms.	Employee Paid
<b>Pet Insurance</b>	The voluntary pet insurance provided by <b>Wishbone Pet Insurance</b> offers high-value, easy-to-use insurance plans giving you peace of mind knowing your best friend can live their best life. Receive 90% reimbursement with a low deductible and no waiting periods for accidents and illnesses, at exclusive employee benefit rates. Choose from two tiers of routine care optional add-ons to maximize your pet care savings.	Employee Paid

\*New employees are eligible for benefits on the date of hire, unless otherwise noted